



CITY OF MISHAWAKA
2015-2019 CONSOLIDATED PLAN
2015 ACTION PLAN
FINAL



Executive Summary

ES-05 Executive Summary - 91.200(c), 91.220(b)

1. Introduction

The 2015-2019 funding plan will continue to follow the basic parameters of the plans established by the City of Mishawaka in previous years and continue to focus on revitalization activities as they increase affordable housing for low to moderate income persons, eliminate of blighted properties, and improve public infrastructure and fund social services.

The previous years of large public works (curb and sidewalks) projects in the Milburn Boulevard area and the Fairmount Avenue rehab project allowed the City to address a significant need and complemented other activities that were not federally funded. As non-federal funding dwindles and projects become more difficult to fund, the City anticipates an even greater need to:

- partner with non-profit Community Development Corporations;
- concentrate on rehabilitation of owner-occupied homes;
- provide affordable housing; and,
- Work closely with the City's sub-grantee's to insure that our collaborative efforts serve the greatest needs of our community.

Our previous efforts have resulted in significant rehabs, new homeowners, and assistance to homeowners for repairs they could not otherwise afford.

2. Summary of the objectives and outcomes identified in the Plan

The City of Mishawaka will continue to target the Milburn Blvd. Neighborhood for revitalization with approximately 40% of their CDBG funds allocated here. In 2005 the City of Mishawaka's Department of Engineering employed consulting services to prepare a Master Plan for this section of the City. The plan was to be complete by 2015, but there remains to be about \$10,000,000 in curb and sidewalk improvements that have yet to be complete, with 74% of the total project completed to date. The need for curbs and sidewalks, owner occupied assistance, and spot/blight elimination in this area is still much needed as houses are abandoned and/or foreclosed upon.

In addition, the City intends to allocate a minimum of 40% of Mishawaka's CDBG funds to in the Milburn Boulevard Area to eliminate blighted properties with its slum/blight program.

3. Evaluation of past performance

This Milburn Blvd. area has received over \$36 million dollars in improvements since 2009 in infrastructure improvements. This is a large investment by the City using funding sources such as TIF, CDBG, HOME, NSP1 and NSP3. Along with that we have had a very successful partnership with Habitat for Humanity of St. Joseph County, which has made a significant impact in the Milburn Boulevard area. There has been a noticeable change in the landscape of the neighborhood because of this investment. In order to continue this trend we must commit to focusing for another 5

years to finish the curbs and sidewalks, rid the area of blighted structures, continue the Code Enforcement effort, and provide very low to moderate income housing opportunities.

4. Summary of citizen participation process and consultation process

On May 6, 2014 the notice of the public hearings to kick-off the 2015-2019 HCD Plan process was published in the South Bend Tribune and El Puente, the local Spanish-language newspaper, and was also available on the City of South Bend website. In addition, the meeting notice was distributed via the Neighborhood Resource Center listserv. Two public meetings were held May 20, 2014 at different locations and at different times of the day to accommodate a variety of schedules. The afternoon meeting was held at Mishawaka City Hall; there were no attendees other than City staff. The evening meeting was held at the LaSalle Branch of the St. Joseph County Public Library in South Bend.

On July 14, 2014 the notice of the public hearings was sent to all organizations on the HCD mailing list. The notice was published in the South Bend Tribune and El Puente, and also available on the City of South Bend website. Two public meetings were held on July 28, 2014 at different locations and at different times of the day to accommodate a variety of schedules. The City of Mishawaka public meeting addressed Mishawaka CDBG application procedures, as well as City of South Bend CDBG and ESG proposal processes. St. Joseph County Housing Consortium procedures for applying for HOME funding were also addressed. The City of South Bend meeting addressed South Bend CDBG and ESG proposal processes and St. Joseph Housing Consortium HOME application procedures. There was discussion at both meetings regarding the 2015-2019 HCD Plan and 2015 Action Plan schedules and processes. Meeting notices were sent to the La Casa de Amistad, a local Hispanic organization, for appropriate notification to their clients.

Comments from all public hearings and subsequent letters and emails were assembled and reviewed. They are attached to this document.

The original 2015-2019 Housing and Community Development Plan was available for review on September 25, 2014, for a thirty (30) day period, ending October 24, 2014. Comments were accepted during those 30 days and considered when developing the Final HCD and 2015 Action Plans. Two public hearings (one in Mishawaka and one in South Bend) were held during the public comment period on October 8, 2014.

The City of Mishawaka will make the amendment to the 2015-2019 Consolidated Plan and 2015 Action Plan available for review on February 1, 2015. Comments will be received by the City Controller's office about the amendment. In addition, the City of Mishawaka will host a public hearing on March 3, 2015 to accept comments and explain the need for an amendment.

5. Summary of public comments

Complaints relative to the CDBG or HOME program may be registered with the Mayor, the Director of Community Development, or any City official at any time. However, for a formal written response, complaints must be submitted in writing to the Director of Development. A written answer will be provided within fifteen working days, if practicable.

A summary of all comments whether accepted or not and the reasons therefore shall be attached to the final Consolidated Plan, any amendments following, or the performance report.

6. Summary of comments or views not accepted and the reasons for not accepting them

A summary of all comment whether accepted or not and the reasons therefore shall be attached to the final Consolidate Plan, any amendments following, or the performance report.

Summary

The increase in allocation for the 2015 Action IPlan is a result of under-spendig by the City of Mishawaka in previous years. A normal annual allocation for the City of Mishawaka is \$467,000. For the 2015 fiscal year, the City of Mishawaka wil need to spend approximately \$1.1 million by the end of November, almost three times the normal allocation. The City of Mishawaka calculated the amount needed to be spent in late 2014, and thus needed to make a substantial amendments to the plan submitted to the public in September 2014.

The Process

PR-05 Lead & Responsible Agencies - 91.200(b)

1. Describe agency/entity responsible for preparing the Consolidated Plan and those responsible for administration of each grant program and funding source

The following are the agencies/entities responsible for preparing the Consolidated Plan and those responsible for administration of each grant program and funding source.

Agency Role	Name	Department/Agency
Lead Agency	MISHAWAKA	
CDBG Administrator		Rebecca Miller
HOPWA Administrator		
HOME Administrator		
HOPWA-C Administrator		

Table 1– Responsible Agencies

Narrative

The Consolidated Plan and the Action Plan were original done in consultation with local stakeholders and the general public. The local Continuum of Care was consulted as part of the setting of goals and projects for the next five years.

The City of Mishawaka is a partner organization with the City of South Bend. Each City receives its own allocation of CDBG funding. Together, along with St. Joseph County, the two Cities share an annual of HOME Investment Partnerships Grant funding. The City of South Bend is the lead agency for that allocation and is responsible for administration of all the HOME funds. Any planning and reporting related to HOME funding is completed by the City of South Bend.

Consolidated Plan Public Contact Information

City of Mishawaka

Department of Community Development

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Mishawaka, IN 46544

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PR-10 Consultation - 91.100, 91.200(b), 91.215(I)

1. Introduction

Consultation is ongoing process with the City's sub-grantee's, local service organizations, St. Joseph County housing Consortium, COC and with other Departments within City Hall.

The City of Mishawaka has not updated its Citizen Participation Plan in over five years. During the 2015 fiscal year, the City will update its plan to reach more community members and the people this funding is intended to serve. Ideas for future outreach include:

- beginning participation in local festivals/fairs
- continuing participation in local Continuum of Care
- setting up electronic surveys during the summer
- conducting annual meetings with sub grantees and local service providers

As part of serving the community, the City of Mishawaka staff will meeting with sub grantees and local services agencies once per quarter to assess over the year the types of projects that will need gap funding in future years.

Provide a concise summary of the jurisdiction's activities to enhance coordination between public and assisted housing providers and private and governmental health, mental health and service agencies (91.215(I)).

The City of Mishawaka will revise its Citizen Participation Plan to incorporate more consultation as part of the 2016 Action Plan Process.

Describe coordination with the Continuum of Care and efforts to address the needs of homeless persons (particularly chronically homeless individuals and families, families with children, veterans, and unaccompanied youth) and persons at risk of homelessness

City of Mishawaka staff participates in meetings with the local Continuum of Care. Ideas for projects and strategic planning for this document were derived from attendance at those meeting.

Describe consultation with the Continuum(s) of Care that serves the jurisdiction's area in determining how to allocate ESG funds, develop performance standards and evaluate outcomes, and develop funding, policies and procedures for the administration of HMIS

n/a

2. Describe Agencies, groups, organizations and others who participated in the process and describe the jurisdictions consultations with housing, social service agencies and other entities

Table 2-- Agencies, groups, organizations who participated

1	Agency/Group/Organization	Real Services, Inc./
	Agency/Group/Organization Type	Services-Elderly Persons Services - Victims
	What section of the Plan was addressed by Consultation?	Non-Homeless Special Needs
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The City of Mishawaka supports Real Services Guardianship and Older Adult Crime Victims. City Staff meets with Real Services to monitor the spending of the CDBG Funding we offer to them to insure that they are spending dollars in accordance with CDBG guidelines. These visits also provide us with insight to benefits they provide to clients and goals for future program years.
2	Agency/Group/Organization	BOYS AND GIRLS CLUB OF ST. JOSEPH COUNTY
	Agency/Group/Organization Type	Services-Children
	What section of the Plan was addressed by Consultation?	Homelessness Needs - Unaccompanied youth
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The City of Mishawaka supports the Boys and Girls club City Staff meets with Staff of the Boys and Girls Club to monitor the spending of the CDBG Funding we offer to them to insure that they are spending dollars in accordance with CDBG guidelines. These visits also provide us with insight to benefits they provide to clients and goals for future program years. The Boys and Girls Club has established a great relationship with the School City of Mishawaka and facilitates it's after school programs.
3	Agency/Group/Organization	Housing Assistance Office
	Agency/Group/Organization Type	Housing PHA
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Public Housing Needs

<p>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</p>	<p>The HOA submitted a sub-grantee application and consultation has been done in person and via telephone. Based on the consultation we have determined that they provide our community with more detailed homeowner occupied rehabilitation than what we can offer with our programs.</p>
<p>4 Agency/Group/Organization</p>	<p>YWCA OF ST.JOSEPH COUNTY</p>
<p>Agency/Group/Organization Type</p>	<p>Housing Services-Victims of Domestic Violence Services-homeless Services - Victims</p>
<p>What section of the Plan was addressed by Consultation?</p>	<p>Housing Need Assessment Public Housing Needs Homeless Needs - Families with children</p>
<p>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</p>	

Identify any Agency Types not consulted and provide rationale for not consulting

The City of Mishawaka did not conduct consultations as part of the amendment process. However, the City did speak with local government departments and Real Services. Because of significant under spending in the previous year, the City of Mishawaka needed to quickly allocate funding to different projects with the ability to spend federal funds in a quick, yet meaningful manner.

The thirty day public/comment period from the public will serve as outside consultation and approval by the public for the proposed changes.

Other local/regional/state/federal planning efforts considered when preparing the Plan

Name of Plan	Lead Organization	How do the goals of your Strategic Plan overlap with the goals of each plan?
Continuum of Care		

Table 3— Other local / regional / federal planning efforts

Describe cooperation and coordination with other public entities, including the State and any adjacent units of general local government, in the implementation of the Consolidated Plan (91.215(l))

The Consolidated Plan was put together in coordination with the City of South Bend. The City of South Bend is the city directly to the West of Mishawaka and is a planning partner of the City of Mishawaka. Together the Cities receive an allocation of HOME funds with each city receiving its own allocation of CDBG funding. Each city must write its own Consolidated Plan and Action Plan. This Consolidated Plan and Action Plan serve to meet the requirements for the City of Mishawaka.

However, both Cities must submit correct documents, meeting all of the HUD requirements in order to receive each of their allocations. If one City does not meet the HUD requirements, it will hold up the funding of the other City.

Narrative

Consolidated Plan

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PR-15 Citizen Participation - 91.401, 91.105, 91.200(c)

1. Summary of citizen participation process/Efforts made to broaden citizen participation Summarize citizen participation process and how it impacted goal-setting

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The original 2015-2019 Housing and Community Development Plan was available for review September 25, 2014, for a thirty (30) day period, ending October 24, 2014.

The amended 2015-2019 Housing and Community Development Pla will be available for review February 1, 2015 for a thirty (30) day period, ending March 2, 2015.

Citizen Participation Outreach

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (if applicable)
1	Public Meeting	General Public Outreach	A summary of responses will be submitted in final HCD Plan	NA	NA	
2	Public Hearing	General Public Outreach	A public hearing was held on Tuesday, March 3, 2015. No attendees, no comments or concerns were received.	N/A	N/A	

Table 4– Citizen Participation Outreach

Needs Assessment

NA-05 Overview

Needs Assessment Overview

CDBG funds will be utilized and leveraged throughout the Mishawaka; however, the City will continue to target the Milburn Blvd. area as the need remains for continued resources and improvements both from a housing and public infrastructure standpoint.

The Millburn Blvd. area is bounded by St. Joseph River on the North, Panama/12th Street on the South, and Ironwood Drive on the West and Union Street on the East define the Milburn Boulevard Area. This area contains Census Tracts 101 and 102 and has a population of 8,685 residents.

This neighborhood was targeted for several reasons, one of which is the documented economic need in the area. The area has a higher unemployment rate than the City of Mishawaka. In 2011, the unemployment rate for census tract 101 was 14.96 percent and the unemployment rate for census tract 102 was 9.26 percent. Both were higher than the City's unemployment rate of 8.8 percent. Of the total population for the area, 4,945 (56.6%) are considered low-moderate income. 19.16 percent of the population lived at or below the poverty level in 2011.

This is also a densely populated area that is largely residential with a mixture of owner occupied homes and rental properties. The U.S. Postal Service reported in September 2010 that 52 percent of the residential properties were vacant for 12 months prior. Yet, the homeownership rate for the area is still much higher than the rate for the entire City, 68.47 percent for the targeted area compared to 52.82 percent for the City of Mishawaka.

NA-50 Non-Housing Community Development Needs - 91.415, 91.215 (f)

Describe the jurisdiction's need for Public Facilities:

This City of Mishawaka began focusing its efforts and resources on the Milburn Boulevard Neighborhood in 2009. This neighborhood is defined by the St. Joseph River on the north, Panama/Twelfth Street on the south, Ironwood Drive on the west, and Union Street on the east. The Milburn Boulevard area is one of the earliest neighborhoods established in the City, with some of the housing dating back to the late 19th century. While funding will be spread across the City, we have determined that the majority of our funding will be used within this area.

How were these needs determined?

The target area was selected for several reasons, one of which is the economic need in the area.

The Milburn Boulevard Target Area has a homeownership rate much higher than the rate for the entire City, 68.47 percent for the targeted area compared to 52.82 percent for the City of Mishawaka. HMDA reports that one quarter of all mortgages in the City of Mishawaka are high-cost mortgages. A high cost mortgage is a mortgage with higher than normal interest rates or fees, typically given to homebuyers with lower incomes or credit issues. Since many of the homeowners, 29.87 percent, in the area have a high cost burden, paying more than 30 percent of their income towards housing cost, the area is prime for housing abandonment or decline.

Describe the jurisdiction's need for Public Improvements:

Another reason we are continuing to focus efforts in this area revolves around the fact that an extensive amount of infrastructure improvements have been completed in this area. In 2005 our City Engineering We would like to continue improving the area as it is a gateway into our City from the west, includes public and private schools, and is a highly populated residential area that must have accessible sidewalks and curbs and affordable housing.

We have made a collaborative effort with our Code Department to heighten enforcement in that area since 2010. There has been an extended Code presence in that area to the extent that they made 4,408 cases over the past 5 years and an additional 229 substandard cases since 2010. Of those, the department has closed 3,947 public nuisance cases and 220 substandard cases. While an additional Code Officer was paid to enforce the area with CDBG funds in the past, it is not necessary to move forward in that direction. We will not be continuing that practice on a go forward basis.

These improvement efforts by the City of Mishawaka departments in the target area allow community development to better justify the continued use of CDBG funds within the target area. Another public source of funding that can be leveraged in that area is TIF funds. The City's TIF district overlaps the Milburn Blvd. According to State Statute, TIF funds can be used to pay for such items as curb and sidewalk, streets, and clearance of land in preparation for development. Utilizing different funding sources allows us to complete larger scale projects at one time, instead of piece meal.

For the purpose of the amendment:

The Department of Engineering estimates over \$1,000,000 of improvements for sidewalk, curb, alley approaches, drive approaches, service walks, tree removal and drainage improvements in an area bounded by the Saint Joseph River on the south, Logan Street on the west, Jefferson on the north and Main Street on the east. Main Street to Logan Street is approximately 4,000 feet in length and we are looking at 6 main east /west streets and 9 north / south streets in this neighborhood. The north / south streets range in length from approximately 2,500 to 3,200 feet in length.

How were these needs determined?

The Department of Community Development regularly meets with the Department of Engineering, the Planning Department, and the Mayor to determine areas throughout the City that are in need of Public Improvements. While there is a need throughout the City's other neighborhoods, the Milburn Blvd. area still has the most need and will benefit the most from public improvements.

For the purpose of the amendment:

The Community Development Department met with the Department of Engineering to determine a need for 2015 that would be feasible to accomplish in one season of construction. However, the City of Mishawaka will only be able to fund half of the proposed need.

Describe the jurisdiction's need for Public Services:

The City has limited funding for Public Services, but there is a steady need for these services and we continue to support them with CDBG Funding. Our list of Sub-Grantee's include non-profit organizations the Mishawaka Food Pantry, YWCA, Real Services, Home Ownership Assistance Office, and The Boys and Girls Club.

How were these needs determined?

These needs are determined based on Census Information, regular conversation with our sub-grantee, public engagements such as speaking with members of service organizations, discussions with other City Departments, Continuum of Care direction, and through public comment.

Based on the needs analysis above, describe the State's needs in Colonias

Housing Market Analysis

MA-05 Overview

Housing Market Analysis Overview:

The City's continued public infrastructure improvements are essential to the restoration of the City's oldest neighborhoods, including, but not limited to the Milburn Boulevard area. In the past our CDBG funding has helped fund new curbs and sidewalk pro The City is comprised of many older neighborhoods, including the Milburn Boulevard area, where new sidewalks and curbs are necessary for safe routes to school and to improve handicap accessibility.

In the Milburn Blvd. area, specifically, roughly 50% of the sidewalks remain unimproved and it will take an estimated \$10,000,000 to complete over the next five years. We will be able to leverage TIF funds and Sewer funds to complete the project where needed throughout the City. Since 2009 the City has spent roughly \$36,000,000 in improvements to infrastructure in the Milburn Blvd area and that project is 74% complete. Our project is ongoing and will continue through 2019 in the Milburn area with spot blight, owner occupied rehab, and public infrastructure activities.

This neighborhood was targeted for several reasons, one of which is the documented economic need in the area. The area is a higher unemployment rate than the City of Mishawaka. In 2011, the unemployment rate for census tract 101 was 14.96 percent and the unemployment rate for census tract 102 was 9.26 percent. Both were higher than the City's unemployment rate of 8.8 percent. Of the total population for the area, 4,945 (56.6%) are considered low-moderate income. 19.16 percent of the population lived at or below the poverty level in 2011.

This is also a densely populated area that is largely residential with a mixture of owner occupied homes and rental properties. The U.S. Postal Service reported in September 2010 that 52 percent of the residential properties were vacant for 12 months prior. Yet, the homeownership rate for the area is still much higher than the rate for the entire City, 68.47 percent for the targeted area compared to 52.82 percent for the City of Mishawaka.

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MA-45 Non-Housing Community Development Assets - 91.410, 91.210(f)

Introduction

The major sectors within Mishawaka are retail and hospitality related. The Main Street and Grape Road corridor's on the north side of the City make up the largest portion of our retail market with University Park Mall and the supporting restaurants and plaza's immediately to the south. This area serves our entire region drawing people from surrounding cities and three states.

Economic Development Market Analysis

Business Activity

Business by Sector	Number of Workers	Number of Jobs	Share of Workers %	Share of Jobs %	Jobs less workers %
Agriculture, Mining, Oil & Gas Extraction	101	23	0	0	0
Arts, Entertainment, Accommodations	2,556	3,699	10	16	6
Construction	1,399	631	6	3	-3
Education and Health Care Services	5,655	3,560	23	15	-8
Finance, Insurance, and Real Estate	1,219	2,029	5	9	4
Information	368	437	1	2	1
Manufacturing	4,400	1,571	18	7	-11
Other Services	900	1,741	4	8	4
Professional, Scientific, Management Services	1,603	636	6	3	-3
Public Administration	813	1,012	3	4	1
Retail Trade	3,631	6,639	15	29	14
Transportation and Warehousing	1,185	307	5	1	-4
Wholesale Trade	947	711	4	3	-1
Total	24,777	22,996	--	--	--

Table 5 - Business Activity

Data Source: 2005-2009 ACS (Workers), 2010 ESRI Business Analyst Package (Jobs)

Labor Force

Total Population in the Civilian Labor Force	26,624
Civilian Employed Population 16 years and over	24,777
Unemployment Rate	6.94
Unemployment Rate for Ages 16-24	18.15
Unemployment Rate for Ages 25-65	4.69

Table 6 - Labor Force

Data Source: 2005-2009 ACS Data

Occupations by Sector	Number of People
Management, business and financial	6,653
Farming, fisheries and forestry occupations	24
Service	4,447
Sales and office	7,009
Construction, extraction, maintenance and repair	2,318
Production, transportation and material moving	4,326

Table 7 – Occupations by Sector

Data Source: 2005-2009 ACS Data

Travel Time

Travel Time	Number	Percentage
< 30 Minutes	18,949	81%
30-59 Minutes	3,687	16%
60 or More Minutes	829	4%
Total	23,465	100%

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Data Source: 2005-2009 ACS Data

Table 8 - Travel Time

Education:

Educational Attainment by Employment Status (Population 16 and Older)

Educational Attainment	In Labor Force		Not in Labor Force
	Civilian Employed	Unemployed	
Less than high school graduate	1,739	179	1,016
High school graduate (includes equivalency)	6,308	430	1,616
Some college or Associate's degree	6,495	483	1,400
Bachelor's degree or higher	5,293	127	782

Table 9 - Educational Attainment by Employment Status

Data Source: 2005-2009 ACS Data

Educational Attainment by Age

	Age				
	18-24 yrs	25-34 yrs	35-44 yrs	45-65 yrs	65+ yrs
Less than 9th grade	100	80	115	269	307
9th to 12th grade, no diploma	886	702	645	1,123	1,313
High school graduate, GED, or alternative	1,479	1,983	2,426	3,952	3,294
Some college, no degree	1,947	2,481	1,202	2,879	915
Associate's degree	210	815	496	583	142
Bachelor's degree	498	1,751	1,298	1,340	438
Graduate or professional degree	36	414	436	1,000	400

Table 10 - Educational Attainment by Age

Data Source: 2005-2009 ACS Data

Educational Attainment – Median Earnings in the Past 12 Months

Educational Attainment	Median Earnings in the Past 12 Months
Less than high school graduate	17,296
High school graduate (includes equivalency)	27,758
Some college or Associate's degree	27,881
Bachelor's degree	37,985
Graduate or professional degree	44,600

Data Source: 2005-2009 ACS Data

Table 11 – Median Earnings in the Past 12 Months

Based on the Business Activity table above, what are the major employment sectors within your jurisdiction?

The major sectors within Mishawaka are retail and hospitality related. The Main Street and Grape Road corridor's on the north side of the City make up the largest portion of our retail market with University Park Mall and the supporting restaurants and plaza's immediately to the south. This area serves our entire region drawing people from surrounding cities and three states.

Describe the workforce and infrastructure needs of the business community:

The workforce is made up of a high number of retail workers, medical related employment, education professionals, and manufacturing. *insert infrastructure improvements/futer projects to support needs

Describe any major changes that may have an economic impact, such as planned local or regional public or private sector investments or initiatives that have affected or may affect job and business growth opportunities during the planning period. Describe any needs for workforce development, business support or infrastructure these changes may create.

A major announcement from a private sector business will have a major impact on the cities north boundary. At the time of the publication of this amendment, no announcements for major employment growth have been made.

How do the skills and education of the current workforce correspond to employment opportunities in the jurisdiction?

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The majority of the population of Mishawaka is highly educated, 87 percent have a high school diploma, some collage or a degree. The breakdown is as follows:

- 35 percent have a high school diploma
- 25 percent have some college but no degree
- 6 percent have an Associate's degree
- 14 percent have a Bachelor's Degree
- 6 percent have a graduate or professional degree

The large amount of education by the population is a good indicator for the types of employment held by the population. Table 11 shows 23 percent of the population in the education and health fields. Given the close proximity to the University of Notre Dame, a large number of higher education jobs are readily available. However, the data does not determine the place or location of employment.

Describe any current workforce training initiatives, including those supported by Workforce Investment Boards, community colleges and other organizations. Describe how these efforts will support the jurisdiction's Consolidated Plan.

The City of Mishawaka does not support employment initiatives.

Does your jurisdiction participate in a Comprehensive Economic Development Strategy (CEDS)?

No

If so, what economic development initiatives are you undertaking that may be coordinated with the Consolidated Plan? If not, describe other local/regional plans or initiatives that impact economic growth.

n/a

Discussion

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Employment opportunities are high for the City of Mishawaka. The unemployment rate for the area is 6.89 percent, average for the State of Indiana. For those of working age, ages 25-64, the unemployment rate is very low at 4.69 percent. The need for employment training and creation of new jobs is low compared to other needs in the community.

MA-50 Needs and Market Analysis Discussion

Are there areas where households with multiple housing problems are concentrated? (include a definition of "concentration")

The City of Mishawaka plans to continue its focus on the Milburn Boulevard Area. The St. Joseph River on the North, Panama/12th Street on the South, Ironwood Drive on the West and Union Street on the East define the Milburn Boulevard Area. This area contains Census Tracts 101 and 102 and has a population of 8,685 residents. It is an area where housing problems are concentrated, with higher rates of housing abandonment, poverty and crumbling infrastructure.

This neighborhood was targeted for several reasons, one of which is the documented economic need in the area. The area is a higher unemployment rate than the City of Mishawaka. In 2011, the unemployment rate for census tract 101 was 14.96 percent and the unemployment rate for census tract 102 was 9.26 percent. Both were higher than the City's unemployment rate of 8.8 percent. Of the total population for the area, 4,945 (56.6%) are considered low-moderate income. 19.16 percent of the population lived at or below the poverty level in 2011.

This is also a densely populated area that is largely residential with a mixture of owner occupied homes and rental properties. The U.S. Postal Service reported in September 2010 that 52 percent of the residential properties were vacant for 12 months prior. Yet, the homeownership rate for the area is still much higher than the rate for the entire City, 68.47 percent for the targeted area compared to 52.82 percent for the City of Mishawaka.

Since many of the homeowners, 29.87 percent, in the area have a high cost burden, paying more than 30 percent of their income towards housing cost, the area is prime for housing abandonment or decline.

Are there any areas in the jurisdiction where racial or ethnic minorities or low-income families are concentrated? (include a definition of "concentration")

This neighborhood was targeted for several reasons, one of which is the documented economic need in the area. The area is a higher unemployment rate than the City of Mishawaka. In 2011, the unemployment rate for census tract 101 was 14.96 percent and the unemployment rate for census tract 102 was 9.26 percent. Both were higher than the City's unemployment rate of 8.8 percent. Of the total population for the area, 4,945 (56.6%) are considered low-moderate income. 19.16 percent of the population lived at or below the poverty level in 2011.

This is also a densely populated area that is largely residential with a mixture of owner occupied homes and rental properties. The U.S. Postal Service reported in September 2010 that 52 percent of the residential properties were vacant for 12 months prior. Yet, the homeownership rate for the area is still much higher than the rate for the entire City, 68.47 percent for the targeted area compared to 52.82 percent for the City of Mishawaka.

Since many of the homeowners, 29.87 percent, in the area have a high cost burden, paying more than 30 percent of their income towards housing cost, the area is prime for housing abandonment or decline.

What are the characteristics of the market in these areas/neighborhoods?

This market has some interesting characteristics. It is largely residential with a mixture of owner occupied homes and rental properties. The U.S. Postal Service reported in September 2010 that 52 percent of the residential properties were vacant for 12 months prior. Yet, the homeownership rate for the area is still much higher than the rate for the entire City, 68.47 percent for the targeted area compared to 52.82 percent for the City of Mishawaka.

Are there any community assets in these areas/neighborhoods?

This area has been served by a remodeled city owned pool at Mary Gibbard park which also allows rentals for gatherings and has a beautifully maintained park with playground activities for children. St. Bavo's Catholic Church has been serving this area for decades and also has a school for kindergarten through eight grade. The Area also includes St. Joseph Church, which is highly attended and is historically relevant. There is also a medical arts building and medical complex that serves the community as well. LaSalle Elementary School serves a large portion of the area and is the largest elementary school with School City of Mishawaka.

Are there other strategic opportunities in any of these areas?

Strategic opportunities include spot blight elimination, public infrastructure (curb and sidewalk repair) as part of a larger sewer project, and owner occupied rehab (summer of service).

Strategic Plan

SP-05 Overview

Strategic Plan Overview

The previous Consolidated Plan, established in 2010, has served the City of Mishawaka and the residents of the Milburn Boulevard Area very well. The City anticipates that this area will continue to benefit from CDBG assistance for the next 5 years as it has in the previous 5 years from a spot blight, public infrastructure, low to moderate housing assistance, and owner occupied rehab standpoint.

The goal of the City of Mishawaka is to consult as many people as possible in the community to obtain feedback, concerns, and ideas about the direction of City programs. City staff attends public service organization meetings as well as obtains thoughts, ideas and direction from the Redevelopment Commission. Following the draft of this plan the City held a public hearing to gain community insight on the specifics of this plan, noted them and made changes as necessary. The City also sent out information by way of our Communicator article that accompanies every utility bill within the City to garner additional community feedback.

For the amendment to the Consolidated Plan, the proposed changes were reviewed by the public for thirty days, at a public hearing and by members of the Redevelopment Commission.

The City anticipates that once completed, the consolidated planning effort will have a significant impact in the community and for low income residents. The City of Mishawaka has an estimated \$1,100,775 funds from previous years of unused funds and 2015 allocations to be spent in 2015. This plan will follow suit of the previously submitted plan to involve other City departments and organization in the needs identified herein. We will continue to organize our efforts with Code, Police, Fire, Planning, and Engineering so we all play an integral role in improving and/or maintaining the quality of service and integrity our neighborhoods. We recognize that our problems, issues, and goals are not limited to one department or area, but have the potential to be impacted on every level by the services delivered by each department within the City.

SP-10 Geographic Priorities - 91.415, 91.215(a)(1)

Geographic Area

Table 12 - Geographic Priority Areas

1	Area Name:	MILBURN BLVD AREA
	Area Type:	Local Target area
	Other Target Area Description:	
	HUD Approval Date:	
	% of Low/ Mod:	
	Revital Type:	Comprehensive
	Other Revital Description:	
	Identify the neighborhood boundaries for this target area.	While CDBG funding will be spread throughout the City, our focus will continue to be in the Milburn Boulevard Area where we expect to allocate the majority of funding. This is a vast area defined by the St. Joseph River on the North, Panama/12th Street on the South, Ironwood Drive on the West and Union Street on the East define the Milburn Boulevard Area. This area contains Census Tracts 101 and 102 and has a population of 8,685 residents.

	<p>Include specific housing and commercial characteristics of this target area.</p>	<p>This neighborhood was targeted for several reasons, one of which is the documented economic need in the area. The area has a higher unemployment rate than the City of Mishawaka. In 2011, the unemployment rate for census tract 101 was 14.96 percent and the unemployment rate for census tract 102 was 9.26 percent. Both were higher than the City's unemployment rate of 8.8 percent. Of the total population for the area, 4,945 (56.6%) are considered low-moderate income. 19.16 percent of the population lived at or below the poverty level in 2011.</p> <p>This is also a densely populated area that is largely residential with a mixture of owner occupied homes and rental properties. The U.S. Postal Service reported in September 2010 that 52 percent of the residential properties were vacant for 12 months prior. Yet, the homeownership rate for the area is still much higher than the rate for the entire City, 68.47 percent for the targeted area compared to 52.82 percent for the City of Mishawaka. Still, with homeownership rates higher than average, our Code Enforcement Department continues to address code violations at a high rate. Over the past five years the Code Department has made 4,408 public nuisance cases and an additional 229 substandard cases since 2010. Of those, the Department has closed 3,947 of the public nuisance cases and 220 of the substandard cases.</p>
	<p>How did your consultation and citizen participation process help you to identify this neighborhood as a target area?</p>	<p>The citizen participation process included many facets of communication, public meetings, private consultations with stakeholders and an open public comment period.</p>
	<p>Identify the needs in this target area.</p>	<p>The neighborhood was targeted for several reasons, one of which is the documented need in the area. Of the total population for the area 4,945 (56.6%) are considered low-moderate income.</p>
	<p>What are the opportunities for improvement in this target area?</p>	<p>Opportunities for improvement remain in curb and sidewalk repair/replacement, spot blight elimination and new opportunities for very low-moderate housing construction through our partnership with Habitat for Humanity.</p>
	<p>Are there barriers to improvement in this target area?</p>	<p>n/a</p>
2	<p>Area Name:</p>	<p>City of Mishawaka</p>
	<p>Area Type:</p>	<p>Local Target area</p>
	<p>Other Target Area Description:</p>	
	<p>HUD Approval Date:</p>	
	<p>% of Low/ Mod:</p>	

Revital Type:	Other
Other Revital Description:	Public Service
Identify the neighborhood boundaries for this target area.	
Include specific housing and commercial characteristics of this target area.	
How did your consultation and citizen participation process help you to identify this neighborhood as a target area?	
Identify the needs in this target area.	
What are the opportunities for improvement in this target area?	
Are there barriers to improvement in this target area?	

General Allocation Priorities

Describe the basis for allocating investments geographically within the state

This City of Mishawaka began focusing its efforts and resources on the Milburn Boulevard Neighborhood in 2009. This neighborhood is defined by the St. Joseph River on the north, Panama/Twelfth Street on the south, Ironwood Drive on the west, and Union Street on the east. The Milburn Boulevard area is one of the earliest neighborhoods established in the City, with some of the housing dating back to the late 19th century.

The target area was selected for several reasons, one of which is the economic need in the area. This is a densely populated area that is largely residential with a mixture of rental properties and owner occupied homes. It is comprised of all the block groups in St. Joseph County Tracts 101 and 102. Per the 2012 Census, tracts 101 and 102 have a combined population of 8,685 residents. Per HUD guidelines, 56.6 percent are considered low to moderate income. 19.16 percent of the population lived at or below the poverty level in 2011.

Another reason the City is continuing to focus efforts in this area revolves around the fact that an extensive amount of infrastructure improvements have been completed in this area. The City of Mishawaka would like to continue improving the area as it is a gateway the target area is a gateway from the west and is a highly populated residential area that must have accessible sidewalks and curbs and affordable housing.

The Community Development Department has made a collaborative effort with the Code Enforcement Department to heighten enforcement in that area since 2010. There has been an extended Code presence in the Milburn Blvd. area to the extent that they made 4,408 cases over the past 5 years and an additional 229 substandard cases since 2010. Of those, the Code Enforcement Department has closed 3,947 public nuisance cases and 220 substandard cases. While an additional Code Officer was paid to enforce the area with CDBG funds in the past, it is not necessary to move forward in that direction. We will not be continuing that practice going forward.

Another public source of funding that can be leveraged in that area is TIF funds. The City's TIF district overlaps the Milburn Blvd. According to State Statute, TIF funds can be used to pay for such items as curb and sidewalk, streets, and clearance of land in preparation for development. Utilizing different funding sources allows us to complete larger scale projects at one time, instead of piece meal.

It is estimated that in 2015, 40% of the Mishawaka CDBG funding will be utilized in the Milburn Blvd Area for efforts such as owner occupied repairs and public infrastructure improvements.

SP-25 Priority Needs - 91.415, 91.215(a)(2)

Priority Needs

Table 13 -- Priority Needs Summary

1	Priority Need Name	Spot Blight Elimination
	Priority Level	High
	Population	Extremely Low Low Moderate
	Geographic Areas Affected	MILBURN BLVD AREA City of Mishawaka
	Associated Goals	Spot Blight Clearance
	Description	Based on the location, size, and condition of the lot the City has the option to use Spot Blight fund with the intent to rebuild if the lot is suitable to construct or assist in constructing very low to moderate income housing. In cases, where the lot is not suitable for a new home, the city has the option to purchase and demo with Spot Blight clearance funding. This will allow the demolition to be the end result and no future housing will be slated for construction. This will also allow us to sell/deed the cleared lot to an income qualified neighbor without overly enriching them.
	Basis for Relative Priority	At any given time the City has 100 or more vacant, abandoned, or foreclosed units. In many cases these homes are beyond repair where the amount of money needed to improve the unit to habitable condition far exceeds the value after completion. In these instances the City will attempt to strategically purchase the property for demolition.
2	Priority Need Name	Public Infrastructure
	Priority Level	High
	Population	Extremely Low Low Moderate
	Geographic Areas Affected	MILBURN BLVD AREA City of Mishawaka
	Associated Goals	Public Infrastructure

	Description	The City's need for continued public infrastructure improvement is vital to the restoration of the City's oldest neighborhood's, including, but not limited to the Milburn Boulevard area. In the past our CDBG funding has helped fund new curbs and sidewalk projects where needed throughout the City.
	Basis for Relative Priority	The City is comprised of many older neighborhoods, including the Milburn Boulevard area, where new sidewalks and curbs are necessary for safe routes to school and to improve handicap accessibility. In the Milburn Blvd. area, specifically, roughly 50% of the sidewalks remain unimproved and it will take an estimated \$10,000,000 to complete over the next five years. We will be able to leverage TIF funds and Sewer funds to complete the project.
3	Priority Need Name	Affordable Housing Assistance
	Priority Level	High
	Population	Extremely Low Low Moderate Large Families Families with Children Elderly Elderly Frail Elderly Persons with Mental Disabilities Persons with Physical Disabilities Persons with Developmental Disabilities Persons with Alcohol or Other Addictions Persons with HIV/AIDS and their Families Victims of Domestic Violence Non-housing Community Development
	Geographic Areas Affected	MILBURN BLVD AREA City of Mishawaka
	Associated Goals	Owner Occupied Rehab Construction of Housing Direct Homeownership Assistance
	Description	The City of Mishawaka will work with nonprofit organizations to provide low income homeowners with assistance for major repairs. Repairs can include roof replacements; help with accessibility and HVAC replacements to name a few.
	Basis for Relative Priority	Homeowners within the City of Mishawaka experience a cost burden and need assistance to afford housing within the community.

4	Priority Need Name	Public Services
	Priority Level	Low
	Population	Extremely Low Low Moderate Large Families Families with Children Elderly Public Housing Residents Rural Chronic Homelessness Individuals Families with Children Mentally Ill Chronic Substance Abuse veterans Persons with HIV/AIDS Victims of Domestic Violence Unaccompanied Youth Elderly Frail Elderly Persons with Mental Disabilities Persons with Physical Disabilities Persons with Developmental Disabilities Persons with Alcohol or Other Addictions Persons with HIV/AIDS and their Families Victims of Domestic Violence Non-housing Community Development
	Geographic Areas Affected	MILBURN BLVD AREA City of Mishawaka
	Associated Goals	Public Services-General
	Description	The City along with the City of Mishawaka Redevelopment Commission provides funding for public service sub-grantee's. We have an application process that allows local public service organizations to apply for a piece of our CDBG allocation to help sustain a suitable living environment for Mishawaka citizens. In the past we have funded the Penn Township Food Pantry, the YWCA, Real Services, and the Boys and Girls Club. We would like to continue to support these organizations as they are vitale to our community and provide services that we cannot offer as the City.

	Basis for Relative Priority	We would like to continue to support these organizations as they are vitale to our community and provide services that we cannot offer as the City.
5	Priority Need Name	Administration
	Priority Level	High
	Population	Other
	Geographic Areas Affected	MILBURN BLVD AREA City of Mishawaka
	Associated Goals	Administration Fair Housng Activities
	Description	Provide funding for administrative costs with CDBG funded activities.
	Basis for Relative Priority	Funding for administration for eligeble CDBG activities.

Narrative (Optional)

SP-35 Anticipated Resources - 91.420(b), 91.215(a)(4), 91.220(c)(1,2)

Introduction

The City has based its future allocation off of the 2014 CDBG amount awarded. With private dollars dwindling and project costs increasing we would love to see an increase in funding over the 5 years associated with this plan, but understand that may be unrealistic. Our anticipated resources will be stretched much like the monies we have received in the past to serve the needs of the community in the most frugal way possible.

Anticipated Resources

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1			Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$	
CDBG	public - federal	Acquisition Admin and Planning Economic Development Housing Public Improvements Public Services	472,520	68,000	568,775	1,109,295	The City feels that our annual allocation should remain steady over the course of the 4 year plan, however we understand that the allocation may increase or decrease in any given year. We have made this estimate based on our allocation in years past.

Table 14 - Anticipated Resources

Explain how federal funds will leverage those additional resources (private, state and local funds), including a description of how matching requirements will be satisfied

Mishawaka Federal dollars will be utilized in conjunction with public infrastructure projects that are funded locally to complete curb and sidewalk projects in the Milburn Blvd Area and throughout the city, as needed. Comparatively, the CDBG portion used will be very small compared to the larger public infrastructure project throughout the City.

If appropriate, describe publically owned land or property located within the state that may be used to address the needs identified in the plan

The City does own lots that have been purchased with CDBG funds in the past and it is our intent to use the buildable lots we have accumulated in years past for builds with Habitat for Humanity prior to utilizing newly purchased lots in a best case scenario

Discussion

For the 2015 fiscal year, the City of Mishawaka will need to spend approximately \$1.1 million of underspent funds from previous years, by the end of November, almost three times the normal allocation. The City of Mishawaka calculated the amount needed to be spent in late 2014, and thus needed to make a substantial amendment to the plan submitted to the public in September 2014.

SP-40 Institutional Delivery Structure - 91.415, 91.215(k)

Explain the institutional structure through which the jurisdiction will carry out its consolidated plan including private industry, non-profit organizations, and public institutions.

Responsible Entity	Responsible Entity Type	Role	Geographic Area Served
YWCA OF NORTH CENTRAL INDIANA	Subrecipient	Homelessness Non-homeless special needs Rental	Jurisdiction
REAL SERVICES	Subrecipient	Non-homeless special needs public services	Jurisdiction
South Bend Human Rights Commission	Subrecipient	Planning	
BOYS AND GIRLS CLUB OF ST. JOSEPH COUNTY	Subrecipient	Homelessness Non-homeless special needs public services	Jurisdiction
Mishawaka Food Pantry Inc.	Subrecipient	Homelessness Non-homeless special needs public services	Jurisdiction

Table 15 - Institutional Delivery Structure

Assess of Strengths and Gaps in the Institutional Delivery System

The City of Mishawaka does not have a Community Housing and Development Organization (CHDO) that serves the community. A CHDO organization can offer many types of affordable housing opportunities that are currently not offered in the community such as renovation of abandoned properties for rental or homeownership opportunities.

Habitat for Humanity of St. Joseph County is also beginning to offer occupied repair in addition to the traditional builds. This may offer new opportunities in the coming years to provide more options for homeowners with larger repairs and low incomes.

Availability of services targeted to homeless persons and persons with HIV and mainstream services

Homelessness Prevention Services	Available in the Community	Targeted to Homeless	Targeted to People with HIV
Homelessness Prevention Services			
Counseling/Advocacy			
Legal Assistance			
Mortgage Assistance			
Rental Assistance			
Utilities Assistance			

Street Outreach Services			
Law Enforcement			
Mobile Clinics			
Other Street Outreach Services			
Supportive Services			
Alcohol & Drug Abuse	X	X	X
Child Care	X	X	X
Education			
Employment and Employment Training			
Healthcare			
HIV/AIDS			
Life Skills			
Mental Health Counseling			
Transportation	X		X
Other			

Table 16 - Homeless Prevention Services Summary

Describe how the service delivery system including, but not limited to, the services listed above meet the needs of homeless persons (particularly chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth)

n/a

Describe the strengths and gaps of the service delivery system for special needs population and persons experiencing homelessness, including, but not limited to, the services listed above

n/a

Provide a summary of the strategy for overcoming gaps in the institutional structure and service delivery system for carrying out a strategy to address priority needs

n/a

SP-45 Goals - 91.415, 91.215(a)(4)

Goals Summary Information

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1	Spot Blight Clearance	2015	2019	Spot Blight Removal	MILBURN BLVD AREA City of Mishawaka	Spot Blight Elimination	CDBG: \$323,884	Other: 5 Other
2	Public Infrastructure	2015	2019	Non-Housing Community Development	MILBURN BLVD AREA City of Mishawaka	Public Infrastructure	CDBG: \$409,030	Public Facility or Infrastructure Activities for Low/Moderate Income Housing Benefit: 8 Households Assisted
3	Owner Occupied Rehab	2015	2019	Affordable Housing	MILBURN BLVD AREA City of Mishawaka	Affordable Housing Assistance	CDBG: \$118,000	Homeowner Housing Rehabilitation 2 Household Housing Unit
4	Administration	2015	2019	Administration	MILBURN BLVD AREA City of Mishawaka	Administration	CDBG: \$94,504	Other: 1 Other
5	Construction of Housing	2015	2019	Affordable Housing	MILBURN BLVD AREA City of Mishawaka	Affordable Housing Assistance	CDBG: \$0	Homeowner Housing Added: 10 Household Housing Unit
6	Public Services- General	2015	2019	Non-Housing Community Development	MILBURN BLVD AREA City of Mishawaka	Public Services	CDBG: \$63,878	Public service activities other than Low/Moderate Income Housing Benefit: 300 Persons Assisted

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
7	Direct Homeownership Assistance.	2015	2019	Affordable Housing		Affordable Housing Assistance	CDBG: \$25,000	Direct Financial Assistance to Homebuyers: 2 Households Assisted
8	Fair Housing Activities	2015	2019	Non-Housing Community Development	MILBURN BLVD AREA City of Mishawaka	Administration	CDBG: \$7,000	Other: 1 Other

Table 17 – Goals Summary

Goal Descriptions

1	Goal Name	Spot Blight Clearance
	Goal Description	This activity will purchase and demolish vacant, abandoned, blighted properties where demolition is the end result.
2	Goal Name	Public Infrastructure
	Goal Description	This activity will improve accessibility by replacing or fixing curb and sidewalk throughout low-mod income areas as needed.
3	Goal Name	Owner Occupied Rehab
	Goal Description	Improve the quality of housing through owner-occupied repair programs.
4	Goal Name	Administration
	Goal Description	Cost for staff administering CDBG and HOME.
5	Goal Name	Construction of Housing
	Goal Description	Provide development subsidies for new construction of single family homes.
6	Goal Name	Public Services-General
	Goal Description	Provide service activities other than low/mod income housing benefit.

7	Goal Name	Direct Homeownership Assistance
	Goal Description	Provide assistance to eligible low-mod income homebuyers.
8	Goal Name	Fair Housing Activities
	Goal Description	The City of Mishawaka and the City of South Bend will partner together to further fair housing activities.

Estimate the number of extremely low-income, low-income, and moderate-income families to whom the jurisdiction will provide affordable housing as defined by HOME 91.315(b)(2)

The City of Mishawaka plans to continue its focus on the Milburn Boulevard Area. The St. Joseph River on the North, Panama/12th Street on the South, Ironwood Drive on the West and Union Street on the East define the Milburn Boulevard Area. This area contains Census Tracts 101 and 102 and has a population of 8,685 residents.

This neighborhood was targeted for several reasons, one of which is the documented economic need in the area. The area has a higher unemployment rate than the City of Mishawaka. In 2011, the unemployment rate for census tract 101 was 14.96 percent and the unemployment rate for census tract 102 was 9.26 percent. Both were higher than the City's unemployment rate of 8.8 percent. Of the total population for the area, 4,945 (56.6%) are considered low-moderate income. 19.16 percent of the population lived at or below the poverty level in 2011.

This is also a densely populated area that is largely residential with a mixture of owner occupied homes and rental properties. The U.S. Postal Service reported in September 2010 that 52 percent of the residential properties were vacant for 12 months prior. Yet, the homeownership rate for the area is still much higher than the rate for the entire City, 68.47 percent for the targeted area compared to 52.82 percent for the City of Mishawaka.

Since many of the homeowners, 29.87 percent, in the area have a high cost burden, paying more than 30 percent of their income towards housing cost, the area is prime for housing abandonment or decline.

SP-65 Lead-based Paint Hazards - 91.415, 91.215(i)

Actions to address LBP hazards and increase access to housing without LBP hazards

The Mishawaka Department of Community Development addresses lead based paint when performing any CDBG related homeownership activities. Any rehab work that the City has performed in the past and that we continue to perform that is related to rehabilitation and/or demolition is subject to very strict lead hazard requirements. The testing and clean up is handled by a certified lead inspector that we have on staff and environmental contractors, as needed. We also share HUD's Lead Hazard Handbook information with potential clients prior to performing any work.

The St. Joseph County Health Department's Lead Program offers a variety of services to county residents.

- Free blood-lead tests for children 6 and under
- Free blood-lead tests for pregnant women
- Free lead risk assessments of housing
- Free Healthy Homes assessments including indoor air assessment and safety checks
- Case management of lead-poisoned children
- Public trainings and educational programs

How are the actions listed above integrated into housing policies and procedures?

Any homeownership rehab or demolition is checked for lead contamination, addressed and abated as defined by local, state, and federal guidelines. We have a certified lead inspector on staff for these purposes.

SP-70 Anti-Poverty Strategy - 91.415, 91.215(j)

Jurisdiction Goals, Programs and Policies for reducing the number of Poverty-Level Families

As part of its strategic planning, the St. Joseph County Continuum of Care (CoC) has established the following objectives:

- Create new permanent housing beds for chronically homeless individuals.
- Increase percentage of homeless persons staying in permanent housing over 6 months to at least 77 percent.
- Increase percentage of homeless persons moving from transitional housing to permanent housing to at least 65 percent.
- Increase percentage of persons employed at program exit to at least 20 percent.
- Decrease the number of homeless households with children.

To meet these objectives, the CoC is creating goals for the next 1, 5, and 10 years.

How are the Jurisdiction poverty reducing goals, programs, and policies coordinated with this affordable housing plan

Through regular discussion at the CoC Planning Committee, these organizations are able to implement interagency strategies to shelter homeless persons. Examples of interagency coordination include the city's "Weather Amnesty" program, which creates a structure for sheltering homeless people when weather conditions make it unsafe to remain outdoors. All of the city's shelters participate by creating temporary emergency housing resources during the weather amnesty. Another cooperative effort involves the use of rental assistance dollars for homeless persons who qualify for Permanent Supportive Housing. Regardless of which agency the person has been served by, he/she can access rental assistance dollars administered through the Center for the Homeless. Another example of interagency approach is Madison Center's providing staff to do mental status assessments at the homeless shelters. If homeless persons are assessed as having a mental illness, they are provided assistance by one of Madison Center's case managers or referred to other appropriate services.

The CoC Planning Committee also offers a forum to share information. For example, if various homeless service organizations are having similar difficulties working with an entitlement provider, plans are made to meet with Social Security or Medicaid officials to try to expedite the enrollment process. The Committee also serves as a meeting place where inter-agency problems regarding referrals, miscommunications or perceived service breakdown can be discussed. Since most of the members of the CoC Planning Committee are high-level administrators of their respective organizations, problem solving can take place in an efficacious manner.

The City of Mishawaka has chosen to fund the YWCA, Boys and Girls Club, and Real Services which do an extended amount of public outreach to poverty level families. Each of the organizations work with poverty level families and below. The Mishawaka Food Pantry also provides free food and clothing to anyone who walks through their doors, many of which claim to be homeless or living on the brink of homelessness.

SP-80 Monitoring - 91.230

Describe the standards and procedures that the jurisdiction will use to monitor activities carried out in furtherance of the plan and will use to ensure long-term compliance with requirements of the programs involved, including minority business outreach and the comprehensive planning requirements

Monitoring assures that recipients of federal funds are in compliance with local objectives and federal program requirements. The intent and objective of the City is to work cooperatively with contractors and sub-recipients in the use of federal funds as best possible and within reasonable time constraints. Monitoring shall be an ongoing process with technical assistance available throughout the implementation and completion of all activities undertaken.

In accordance with Part 91.230 of the Consolidated Plan regulations, the City of Mishawaka issues the below statement of policy regarding a Monitoring Plan. This statement of policy describes the monitoring objectives and procedures used in the monitoring process. The City will meet the overall monitoring objective to document and ensure compliance by annually planning and conducting review of projects and activities. Recipients deemed to be at a higher risk for non-compliance will receive an increased level of technical assistance and oversight until the concern has been resolved.

Expected Resources

AP-15 Expected Resources - 91.420(b), 91.220(c)(1,2)

Introduction

The City has based its future allocation off of the 2014 CDBG amount awarded. With private dollars dwindling and project costs increasing we would love to see an increase in funding over the 5 years associated with this plan, but understand that may be unrealistic. Our anticipated resources will be stretched much like the monies we have received in the past to serve the needs of the community in the most frugal way possible.

Anticipated Resources

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1			Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$	
CDBG	public - federal	Acquisition Admin and Planning Economic Development Housing Public Improvements Public Services	472,520	68,000	568,775	1,109,295	The City feels that our annual allocation should remain steady over the course of the 4 year plan, however we understand that the allocation may increase or decrease in any given year. We have made this estimate based on our allocation in years past.

Table 18 - Expected Resources -- Priority Table

Explain how federal funds will leverage those additional resources (private, state and local funds), including a description of how matching requirements will be satisfied

Consolidated Plan

MISHAWAKA

Mishawaka Federal dollars will be utilized in conjunction with public infrastructure projects that are funded locally to complete curb and sidewalk projects in the Milburn Blvd Area and throughout the city, as needed. Comparatively, the CDBG portion used will be very small compared to the larger public infrastructure project throughout the City.

If appropriate, describe publically owned land or property located within the jurisdiction that may be used to address the needs identified in the plan

The City does own lots that have been purchased with CDBG funds in the past and it is our intent to use the buildable lots we have accumulated in years past for builds with Habitat for Humanity prior to utilizing newly purchased lots in a best case scenario

Discussion

For the 2015 fiscal year, the City of Mishawaka will need to spend approximately \$1.1 million of underspent funds from previous years, by the end of November, almost three times the normal allocation. The City of Mishawaka calculated the amount needed to be spent in late 2014, and thus needed to make a substantial amendment to the plan submitted to the public in September 2014.

Annual Goals and Objectives

AP-20 Annual Goals and Objectives - 91.420, 91.220(c)(3)&(e)

Goals Summary Information

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1	Administration	2015	2019	Administration	MILBURN BLVD AREA City of Mishawaka	Administration	CDBG: \$94,504	Other: 1 Other
2	Direct Homeownership Assistance	2015	2019	Affordable Housing	MILBURN BLVD AREA City of Mishawaka	Affordable Housing Assistance	CDBG: \$25,000	Homeowner Housing Rehabilitated: Household Housing Unit
3	Public Infrastructure	2015	2019	Non-Housing Community Development	MILBURN BLVD AREA City of Mishawaka	Public Infrastructure	CDBG: \$409,030	Public Facility or Infrastructure Acti for Low/Moderate Income Housing Benefit: 4 Households Assisted
4	Owner Occupied Rehab	2015	2019	Affordable Housing	MILBURN BLVD AREA City of Mishawaka	Affordable Housing Assistance	CDBG: \$118,000	Homeowner Housing Rehabilitated: Household Housing Unit
5	Spot Blight Clearance	2015	2019	Spot Blight Removal	MILBURN BLVD AREA City of Mishawaka	Spot Blight Elimination	CDBG: \$323,884	Buildings Demolished: 1 Buildings

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
6	Fair Housing Activities	2015	2019	Non-Housing Community Development	MILBURN BLVD AREA City of Mishawaka	Administration	CDBG: \$10,000	Other: 1 Other
7	Public Services-General	2015	2019	Non-Housing Community Development	MILBURN BLVD AREA City of Mishawaka	Public Services	CDBG: \$70,878	Public service activities other than Low/Moderate Income Housing Ber 7000 Persons Assisted

Table 19 – Goals Summary

Goal Descriptions

1	Goal Name	Administration
	Goal Description	Costs for administering the CDBG Program.
2	Goal Name	Direct Homeownership Assistance
	Goal Description	Fund the cost for the self-sufficiency program.
3	Goal Name	Public Infrastructure
	Goal Description	Fund public works improvement projects including curbs, sidewalks and street improvements in the Milburn Blvd. neighborhood and within the City of Mishawaka.
4	Goal Name	Owner Occupied Rehab
	Goal Description	Provide assistance for home repairs to eligible low-mod income homeowners.

5	Goal Name	Spot Blight Clearance
	Goal Description	Fund acquisition, environmental needs and demolition of blighted structures within the City of Mishawaka.
6	Goal Name	Fair Housing Activities
	Goal Description	The City of Mishawaka and the City of South Bend will partner together to further fair housing activities.
7	Goal Name	Public Services-General
	Goal Description	Subsidize the operation of programs to benefit low-mod income families.

AP-35 Projects - 91.420, 91.220(d)

Introduction

The City of Mishawaka will complete the following projects in 2015. Awards for these projects are subject to change from the public comment period and approval by the City of Mishawaka's Redevelopment Commission.

#	Project Name
14	Real Services-Weatherization
15	Spot Blight Elimination Program/demo & clearance
16	Public Infrastructure - Curbs, Streets, Sidewalks
17	Summer of Service Program
18	Self Sufficiency Homeownership Program
19	YWCA - Domestic Violence Shelter
20	Real Services - Adult Crime Victim Program
21	Mishawaka Food Pantry
22	Real Service - Adult Guardianship Program
23	Boys and Girls Club After School Program
24	South Bend Human Rights Commission - Fair Housing Workshop
25	South Bend Human Rights Commission - Affirmative Fair Housing
26	SB Comm & ED Administration
27	Administration

Table 20 – Project Information

Describe the reasons for allocation priorities and any obstacles to addressing underserved needs

The City of Mishawaka will begin an owner occupied repair program in 2015 to offer low and moderate-income homeowners with much needed repairs. Referrals will come from the Real Services weatherization program and the Department of Code Enforcement.

AP-38 Project Summary **Project Summary Information**

1	Project Name	Real Services-Weatherization
	Target Area	City of Mishawaka
	Goals Supported	Owner Occupied Rehab
	Needs Addressed	Public Services
	Funding	:
	Description	To make the home safe and more energy efficient. Through testing, real services auditor can determine what work is needed in the home and potentially install a new furnace, hot water heater and/ or blow insulation into the walls and attic.
	Target Date	12/31/2015
	Estimate the number and type of families that will benefit from the proposed activities	10
	Location Description	City of Mishawaka
	Planned Activities	To make the home safe and more energy efficient. Through testing, real services auditor can determine what work is needed in the home and potentially install a new furnace, hot water heater and/ or blow insulation into the walls and attic.
2	Project Name	Spot Blight Elimination Program/demo & clearance
	Target Area	MILBURN BLVD AREA City of Mishawaka
	Goals Supported	Spot Blight Clearance
	Needs Addressed	Spot Blight Elimination

	Funding	:	
	Description		Spot Blight Elimination - Demo/Clearance
	Target Date		12/31/2015
	Estimate the number and type of families that will benefit from the proposed activities		8
	Location Description		City of Mishawaka
	Planned Activities		Clearance and demolition of unsafe sites, spot blight elimination/ demolition.
3	Project Name		Public Infrastructure - Curbs, Streets, Sidewalks
	Target Area		MILBURN BLVD AREA City of Mishawaka
	Goals Supported		Public Infrastructure
	Needs Addressed		Public Infrastructure
	Funding	:	
	Description		Public Infrastructure - Curbs, streets,sidewalks
	Target Date		12/31/2015
	Estimate the number and type of families that will benefit from the proposed activities		
	Location Description		City of Mishawaka
	Planned Activities		
4	Project Name		Summer of Service Program
	Target Area		MILBURN BLVD AREA City of Mishawaka

5	Goals Supported	Direct Homeownership Assistance
	Needs Addressed	Affordable Housing Assistance
	Funding	:
	Description	Summer of Service Program
	Target Date	
	Estimate the number and type of families that will benefit from the proposed activities	2
	Location Description	City of Mishawaka
	Planned Activities	Assist homeowners with minor repairs
	Project Name	Self Sufficiency Homeownership Program
	Target Area	MILBURN BLVD AREA City of Mishawaka
	Goals Supported	Direct Homeownership Assistance
	Needs Addressed	Affordable Housing Assistance
6	Funding	:
	Description	assist individuals in preparing them to become homeowners.
	Target Date	12/31/2015
	Estimate the number and type of families that will benefit from the proposed activities	2
	Location Description	313 w. 8th and 718 w. 7th
	Planned Activities	Assist individuals in preparing them to become homeowners
	Project Name	YWCA - Domestic Violence Shelter

7	Target Area	City of Mishawaka
	Goals Supported	Public Services-General
	Needs Addressed	Public Services
	Funding	:
	Description	Domestic Violence Shelter
	Target Date	12/31/2015
	Estimate the number and type of families that will benefit from the proposed activities	10
	Location Description	
	Planned Activities	Accessibility to a safe emergency place to stay at any time.
	Project Name	Real Services - Adult Crime Victim Program
	Target Area	City of Mishawaka
	Goals Supported	Public Services-General
	Needs Addressed	Public Services
8	Funding	:
	Description	Provide residents age 60+ counseling, advocacy, referrals, and crime prevention information to victims.
	Target Date	12/31/2015
	Estimate the number and type of families that will benefit from the proposed activities	60+
	Location Description	city of Mishawaka
	Planned Activities	provide residents age 60+ counseling, advocacy, referrals, and crime prevention information to victims.
	Project Name	Mishawaka Food Pantry

9	Target Area	City of Mishawaka
	Goals Supported	Public Services-General
	Needs Addressed	Public Services
	Funding	:
	Description	Program provides individuals and families with food, showers, clothing and services, to promote self-sufficiency.
	Target Date	12/31/2015
	Estimate the number and type of families that will benefit from the proposed activities	2400
	Location Description	City of Mishawaka
	Planned Activities	program provides individuals and families with food, showers, clothing, and services to promote self-sufficiency.
	Project Name	Real Service - Adult Guardianship Program
	Target Area	City of Mishawaka
	Goals Supported	Public Services-General
	Needs Addressed	Public Services
	Funding	:
	Description	Adult Guardianship Program
	Target Date	12/31/2015
	Estimate the number and type of families that will benefit from the proposed activities	3
	Location Description	City of Mishawaka

	Planned Activities	Ensure a safe and suitable living environment for vulnerable adults.
10	Project Name	Boys and Girls Club After School Program
	Target Area	City of Mishawaka
	Goals Supported	Public Services-General
	Needs Addressed	Public Services
	Funding	:
	Description	After School Program
	Target Date	12/31/2015
	Estimate the number and type of families that will benefit from the proposed activities	800
11	Location Description	City of Mishawaka
	Planned Activities	Provide assistance for case management and support services to youth.
	Project Name	South Bend Human Rights Commission - Fair Housing Workshop
	Target Area	City of Mishawaka
	Goals Supported	Fair Housing Activities
	Needs Addressed	Public Services
	Funding	:
	Description	Fair Housing Workshop
	Target Date	12/31/2015
	Estimate the number and type of families that will benefit from the proposed activities	
	Location Description	319 n. Niles ave, South Bend, IN 46617

Planned Activities	
12	Project Name
	South Bend Human Rights Commission - Affirmative Fair Housing
	Target Area
	City of Mishawaka
	Goals Supported
	Fair Housing Activities
	Needs Addressed
13	Needs Addressed
	Public Services
	Funding
	:
	Description
	Affirmative Fair Housing
	Target Date
12	Target Date
	12/31/2015
	Estimate the number and type of families that will benefit from the proposed activities
	Location Description
	Planned Activities
13	Project Name
	SB Comm & ED Administration
	Target Area
	City of Mishawaka
	Goals Supported
	Administration
	Needs Addressed
13	Needs Addressed
	Administration
	Funding
	:
	Description
	South Bend Admin/Planning & Support
	Target Date
13	Target Date
	Estimate the number and type of families that will benefit from the proposed activities
	Location Description

Planned Activities	
14	Project Name
	Administration
	Target Area
	City of Mishawaka
	Goals Supported
	Administration
	Needs Addressed
	Administration
	Funding
	:
	Description
	Provide administration assistance.
	Target Date
	12/31/2015
	Estimate the number and type of families that will benefit from the proposed activities
	Location Description
	Planned Activities

AP-50 Geographic Distribution - 91.420, 91.220(f)

Description of the geographic areas of the entitlement (including areas of low-income and minority concentration) where assistance will be directed

The City of Mishawaka plans to continue its focus on the Milburn Boulevard Area. The St. Joseph River on the North, Panama/12th Street on the South, Ironwood Drive on the West and Union Street on the East define the Milburn Boulevard Area. This area contains Census Tracts 101 and 102 and has a population of 8,685 residents.

Geographic Distribution

Target Area	Percentage of Funds
MILBURN BLVD AREA	40

Table 21 - Geographic Distribution

Rationale for the priorities for allocating investments geographically

This neighborhood was targeted for several reasons, one of which is the documented economic need in the area. The area has a higher unemployment rate than the City of Mishawaka. In 2011, the unemployment rate for census tract 101 was 14.96 percent and the unemployment rate for census tract 102 was 9.26 percent. Both were higher than the City's unemployment rate of 8.8 percent. Of the total population for the area, 4,945 (56.6%) are considered low-moderate income. 19.16 percent of the population lived at or below the poverty level in 2011.

Discussion

See discussion above.

AP-85 Other Actions - 91.420, 91.220(k)

Introduction

The City of Mishawaka will utilize the Community Development Block Grant to address the general community development needs. The primary use of these funds will be to help the economic recovery of the area and to upgrade infrastructure in the community. The following are goals and strategies to address the general community development needs.

Actions planned to address obstacles to meeting underserved needs

As part of its strategic planning, the St. Joseph County Continuum of Care (CoC) has established the following objectives:

- Create new permanent housing beds for chronically homeless individuals.
- Increase percentage of homeless persons staying in permanent housing over 6 months to at least 77 percent.
- Increase percentage of homeless persons moving from transitional housing to permanent housing to at least 65 percent.
- Increase percentage of persons employed at program exit to at least 20 percent.
- Decrease the number of homeless households with children.

To meet these objectives, the CoC is creating goals for the next 1, 5, and 10 years.

Actions planned to foster and maintain affordable housing

Support economic development efforts that improve employment prospects for low and moderate-income individuals. Development and investment in low-income areas is encouraged. Low-income households continue to be referred to budget and housing counseling programs to assist them to make positive monetary decisions and build wealth.

Actions planned to reduce lead-based paint hazards

The Mishawaka Department of Community Development addresses lead based paint when performing any CDBG related homeownership activities. Any rehab work that the City has performed in the past and that we continue to perform that is related to rehabilitation and/or demolition is subject to very strict lead hazard requirements. The testing and clean up is handled by a certified lead inspector that we have on staff and environmental contractors, as needed. We also share HUD's Lead Hazard Handbook information with potential clients prior to performing any work.

The St. Joseph County Health Department's Lead Program offers a variety of services to county residents, including:

- Free blood-lead tests for children 6 and under
- Free blood-lead tests for pregnant women
- Free lead risk assessments of housing
- Free Healthy Homes assessments including indoor air assessment and safety checks
- Case management of lead-poisoned children

- Public trainings and educational programs

Actions planned to reduce the number of poverty-level families

Support for the development efforts that improve employment prospects for low and moderate income individuals is on-going.

Actions planned to develop institutional structure

The South Bend Human Rights Commission could become a county-wide agency. The City of Mishawaka engaged the services of an intern from Michigan State University's James Madison College of Public affairs to conduct preliminary research on a possible collaboration between South Bend and Mishawaka. A county-wide agency would provide local access for all residents who need to ask questions or file complaints about fair housing.

Actions planned to enhance coordination between public and private housing and social service agencies

n/a

Discussion

n/a

Program Specific Requirements

AP-90 Program Specific Requirements - 91.420, 91.220(I)(1,2,4)

Introduction

The City of Mishawaka expects to receive \$470,458 based on the previous years' funding and HUD estimates. This is based on a funding history over the past five years, particularly the 2013 fiscal year funding levels. Funding for the 2014 fiscal year will depend on passage of a full year appropriation to the U.S. Department of Housing and Urban Development (HUD) by the U.S. Congress. Overall, since the beginning of the Consolidated Planning period in 2010, the funding has decreased by 20.7 percent. That is a typical decrease and common among other entitlement cities located in the State of Indiana.

Community Development Block Grant Program (CDBG)

Reference 24 CFR 91.220(I)(1)

Projects planned with all CDBG funds expected to be available during the year are identified in the Projects Table. The following identifies program income that is available for use that is included in projects to be carried out.

1. The total amount of program income that will have been received before the start of the next program year and that has not yet been reprogrammed	65,000
2. The amount of proceeds from section 108 loan guarantees that will be used during the year to address the priority needs and specific objectives identified in the grantee's strategic plan.	
3. The amount of surplus funds from urban renewal settlements	0
4. The amount of any grant funds returned to the line of credit for which the planned use has not been included in a prior statement or plan	0
5. The amount of income from float-funded activities	0
Total Program Income:	65,000

Other CDBG Requirements

1. The amount of urgent need activities	0
2. The estimated percentage of CDBG funds that will be used for activities that benefit persons of low and moderate income. Overall Benefit - A consecutive period of one, two or three years may be used to determine that a minimum overall benefit of 70% of CDBG funds is used to benefit persons of low and moderate income. Specify the years covered that include this Annual Action Plan.	100.00%

Discussion

The City of Mishawaka will certify a low moderate-income benefit over a three-year period, 2013, 2014 and 2015. Because the previous two years had such high levels of spending for low to moderate-income activities, the City of Mishawaka will utilize more CDBG funding to address blighted properties in the community. Over the three-year certification period, the City of Mishawaka will have spent 70 percent of its allocation towards activities benefit low and moderate-income persons.

Appendix - Alternate/Local Data Sources